

FEMA PROPOSED FLOOD MAPS

St. Charles Parish Action Sheet

OVERVIEW

Proposed changes to base flood elevations and flood zones contained in proposed FEMA Flood Insurance Rate Maps (FIRMs), along with changes to the National Flood Insurance Program due to the Biggert-Waters Flood Insurance Reform Act of 2012, have created conditions in which flood insurance rates will increase to actuarial costs over a period of five years after map adoption.

The West Bank of St. Charles Parish would be severely affected, with some flood policies reaching outrageous prices due to the combined impact of these changes. Many properties are being remapped into flood zones for the first time. FEMA will no

longer recognize existing, functional levees and other flood control features and have presented maps that assume these features do not exist.

Biggert-Waters effectively **removes grandfathering** of flood policies for properties built post-May 1983, meaning that homeowners will be paying these increased premiums regardless of the fact they built to **elevation standards** in effect at the time of construction.

To read more about this issue, visit www.scpfloodmaps.com. To view proposed FIRM information on your property, visit maps.riskmap6.com/LA/StCharles.

FLOOD MAP OPTIONS

- The parish is in the process of conducting a technical overview of the preliminary DFIRMs to identify mistakes and challenge proposed base flood elevations. This information will be part of the parish government's formal appeal of the maps. The parish is retaining the services of Dr. Joseph Suhayda, who has 30 years experience in coastal physical processes and coastal engineering and is a former director of the Louisiana Water Resources Research Institute, to assist in this process.
- The parish will consider the possibility, in conjunction with FEMA Region 6, of 'secluding' areas situated behind uncertified levees, allowing time for FEMA to finish guidance on such levees. This would essentially allow the maps to take effect in the rest of the parish while delaying them in the secluded areas.
- The **Parish Council may delay** the entire flood map until further study is done.
- The Parish Council may accept the flood map.

 ** The council is unlikely to accept the maps as-is.

RESIDENT ACTIONS

- WRITE OR CALL YOUR ELECTED OFFICIALS.

 A list of contact information and an example letter can be found at www.scpfloodmaps.com.

 Edit the letter to include your personal story to be be heard loud and clear.
- SIGN THE PETITION. When this White House petition gets to 100,000 digital signatures, the issue will be addressed in writing by President
- Obama's staff. Find the 'Stop FEMA Now' petition at petitions.whitehouse.gov/petitions.
- STAY INFORMED. Share information with your fellow community members on social media and visit www.scpfloodmaps.com to view more resources, local videos and information as it becomes available. We can win this fight together as a unified St. Charles Parish!

VISIT WWW.SCPFLOODMAPS.COM